Massachusetts Homeowners Multi Peril Insurance Loss Experience 1999-2003 Territory Review--Percentage of Loss Dollars by Cause of Loss

Cause of Loss
1--Fire, Lightning, and Removal
3--Water Damage and Freezing
6--Liability and MedPay

2--Wind and Hail 4--Theft 9--All Other

	1Fire, Lig	htning, and	Removal			:	2Wind an	d Hail			
Territory	1999	2000	2001	2002	2003	Territory	1999	2000	2001	2002	2003
2	54.0%	56.2%	57.2%	64.8%	48.2%	2	6.1%	4.7%	2.4%	5.6%	2.8%
3	4.6%	3.1%	10.6%	38.7%	52.5%	3	5.4%	1.2%	3.0%	0.7%	0.4%
4	52.6%	46.2%	78.0%	71.4%	62.9%	4	6.3%	3.8%	2.2%	2.1%	2.1%
5	38.3%	30.9%	37.5%	43.7%	38.5%	5	11.3%	10.7%	10.4%	4.7%	3.3%
11	39.8%	42.8%	39.2%	40.9%	42.8%	11	5.9%	3.7%	3.5%	3.2%	2.7%
12	33.2%	17.6%	34.5%	38.4%	10.8%	12	7.2%	4.9%	4.9%	2.7%	3.1%
30 31	35.4% 32.8%	38.0% 29.7%	43.5% 33.6%	52.9% 43.5%	35.2% 29.9%	30 31	8.6% 13.4%	8.3% 9.7%	5.6% 6.0%	7.0% 5.7%	2.9% 3.4%
32	42.3%	47.9%	50.4%	45.5%	29.2%	32	11.8%	9.0%	4.3%	9.0%	9.0%
33	36.5%	32.8%	50.3%	51.4%	42.1%	33	10.0%	9.8%	6.5%	5.9%	6.3%
34	35.2%	29.8%	44.3%	33.0%	25.5%	34	7.6%	10.3%	4.0%	6.4%	4.6%
35	36.2%	50.9%	52.6%	55.8%	43.0%	35	15.1%	5.4%	2.8%	3.0%	4.5%
36	44.8%	31.7%	32.9%	36.8%	34.6%	36	7.5%	9.0%	7.1%	6.3%	5.8%
37	34.0%	20.9%	32.3%	39.6%	29.5%	37	7.2%	4.3%	5.6%	3.2%	2.3%
38	65.0%	45.7%	57.8%	60.1%	55.4%	38	3.3%	4.6%	2.1%	5.2%	2.7%
39	45.3%	23.9%	40.9%	54.4%	30.1%	39	7.1%	7.7%	4.9%	5.5%	5.0%
40 41	31.9%	35.3%	36.2%	33.6%	31.4%	40	13.3%	5.7%	6.2%	6.1%	4.5%
41	35.6% 48.0%	55.8% 59.1%	44.2% 44.4%	34.6% 43.8%	41.3% 41.0%	41 42	6.7% 7.5%	3.8% 5.2%	3.5% 4.1%	5.5% 6.2%	3.3% 5.0%
43	36.3%	26.3%	30.1%	51.0%	37.6%	43	11.5%	6.2%	4.1%	4.1%	5.0%
44	37.8%	34.1%	43.6%	40.2%	36.0%	44	7.0%	7.4%	5.0%	6.3%	3.7%
45	36.4%	34.6%	36.6%	37.1%	39.5%	45	6.6%	11.1%	4.0%	7.2%	3.9%
46	43.7%	43.2%	42.4%	43.0%	30.3%	46	6.1%	7.1%	4.4%	7.9%	4.1%
47	48.4%	50.0%	34.4%	35.4%	43.6%	47	7.9%	5.2%	5.2%	5.4%	4.2%
48	29.3%	29.2%	51.7%	45.5%	29.5%	48	8.4%	7.5%	2.3%	3.0%	6.6%
49	35.4%	34.7%	35.2%	36.7%	27.9%	49	8.9%	15.3%	2.9%	8.4%	6.0%
50	44.7%	40.9%	45.2%	41.7%	24.0%	50	8.9%	7.5%	4.7%	8.3%	9.7%
All	38.4%	35.1%	40.1%	41.3%	33.3%	All	8.7%	7.4%	5.0%	5.9%	4.2%
	3Water D	amage and	Freezing				4Theft				
Territory	3Water D	amage and	Freezing 2001	2002	2003	Territory	4Theft 1999	2000	2001	2002	2003
Territory 2				2002 8.0%	2003 26.0%			2000 3.6%	2001 5.0%	2002 4.8%	2003 6.4%
2	1999	2000	2001			Territory 2 3	1999				
2 3 4	1999 11.3% 66.8% 10.5%	2000 15.2% 75.3% 16.4%	2001 11.6% 52.8% 10.3%	8.0% 34.1% 8.6%	26.0% 23.7% 22.9%	Territory 2 3 4	1999 5.3% 8.9% 2.7%	3.6% 9.6% 2.3%	5.0% 16.6% 1.7%	4.8% 4.3% 1.1%	6.4% 4.0% 1.4%
2 3 4 5	1999 11.3% 66.8% 10.5% 20.7%	2000 15.2% 75.3% 16.4% 31.4%	2001 11.6% 52.8% 10.3% 18.7%	8.0% 34.1% 8.6% 17.7%	26.0% 23.7% 22.9% 33.4%	Territory 2 3 4 5	1999 5.3% 8.9% 2.7% 6.4%	3.6% 9.6% 2.3% 4.2%	5.0% 16.6% 1.7% 4.7%	4.8% 4.3% 1.1% 5.1%	6.4% 4.0% 1.4% 4.9%
2 3 4 5 11	1999 11.3% 66.8% 10.5% 20.7% 15.8%	2000 15.2% 75.3% 16.4% 31.4% 21.5%	2001 11.6% 52.8% 10.3% 18.7% 21.0%	8.0% 34.1% 8.6% 17.7% 21.4%	26.0% 23.7% 22.9% 33.4% 31.6%	Territory 2 3 4 5	1999 5.3% 8.9% 2.7% 6.4% 8.6%	3.6% 9.6% 2.3% 4.2% 6.5%	5.0% 16.6% 1.7% 4.7% 8.5%	4.8% 4.3% 1.1% 5.1% 10.5%	6.4% 4.0% 1.4% 4.9% 7.9%
2 3 4 5 11 12	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2%	Territory 2 3 4 5 11 12	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9%
2 3 4 5 11 12 30	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7%	Territory 2 3 4 5 11 12 30	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2%
2 3 4 5 11 12 30 31	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7%	Territory 2 3 4 5 11 12 30 31	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9%
2 3 4 5 11 12 30	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7%	Territory 2 3 4 5 11 12 30	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2%
2 3 4 5 11 12 30 31 32	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8%	Territory 2 3 4 5 11 12 30 31 32	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1%	6.4% 4.0% 1.4% 4.9% 7.9% 4.2% 2.9% 7.1%
2 3 4 5 11 12 30 31 32 33 34 35	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 11.5% 21.8% 13.0%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0%	Territory 2 3 4 5 11 12 30 31 32 33 34 35	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6% 11.3% 8.1% 4.8%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.7% 6.3% 4.7%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1%
2 3 4 5 11 12 30 31 32 33 34 35 36	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 13.0% 26.0%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6% 11.3% 8.1% 4.8% 3.8%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.0%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.19 7.3% 5.6% 3.2% 3.2%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6%
2 3 4 5 11 12 30 31 32 33 34 35 36 37	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 21.8% 13.0% 26.0% 28.9%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.7%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 6.7% 6.3% 4.7% 4.0% 4.2%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 1.5%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 26.5% 36.0% 9.1%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 13.0% 26.0% 28.9% 5.5%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.8% 6.5%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6% 5.0%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.7% 6.3% 4.7% 4.0% 4.2% 3.2%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7%	6.4% 4.0% 1.4% 4.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 3.1%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 30.6% 30.6% 30.6%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 13.0% 26.0% 28.9% 5.5% 17.2%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6% 11.3% 8.1% 4.8% 3.7% 6.5% 5.4%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6% 5.0% 6.0%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.0% 4.2% 3.2% 6.3%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 3.1% 2.6% 1.5%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 32.8%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7% 22.7%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 13.0% 26.0% 28.9% 5.5% 17.2% 27.9%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6% 11.3% 4.8% 3.7% 6.5% 6.2%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6% 5.0% 6.0% 4.0%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.0% 4.2% 3.2% 6.3% 4.8%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.19% 8.19% 8.2% 3.2% 3.2% 3.5% 3.7% 4.8%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 3.1% 5.5% 2.6%
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2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7% 28.5% 13.8%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 32.8% 21.2% 13.5%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7% 22.7% 20.2%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 13.8% 13.0% 26.0% 28.9% 5.5% 17.2% 27.9% 18.8%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 5.0% 11.6% 11.3% 8.1% 4.8% 3.8% 3.7% 6.5% 6.2% 10.1%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6% 5.0% 6.0% 4.0%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.2% 3.2% 6.3% 4.8% 9.9%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 3.7% 4.8% 8.9%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 1.5% 3.15% 5.5% 2.6% 7.0%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7% 28.5% 13.8% 30.5%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 32.8% 32.8% 41.2% 44.1%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7% 22.7% 20.2% 16.6% 38.0%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 26.0% 26.0% 28.9% 5.5% 17.2% 27.9% 18.8% 16.4% 28.5%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.8% 5.2%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.6% 5.0% 6.0% 4.0% 4.0% 4.8%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 6.7% 6.3% 4.7% 4.2% 3.2% 6.3% 4.8% 9.9% 4.0% 3.6%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.19% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 7.0% 7.0% 3.6% 2.6%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7% 28.5% 13.8% 30.5% 23.3% 29.0% 17.6%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 21.2% 13.5% 44.1% 28.2% 29.2% 20.8%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7% 22.7% 20.2% 16.6% 38.0% 21.2% 24.9% 20.3%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 11.5% 21.8% 13.0% 26.0% 28.9% 5.5% 17.2% 27.9% 18.8% 16.4% 22.6% 22.6% 22.9% 20.0%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2% 36.8% 30.5% 35.1%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 5.0% 11.6% 11.3% 8.1% 6.5% 5.4% 6.5% 5.4% 6.3% 4.9%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 3.6% 5.0% 6.0% 4.0% 4.0% 4.8% 4.6% 6.4% 3.7%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.0% 4.2% 3.2% 6.3% 4.8% 9.9% 4.0% 3.6% 3.6% 3.7%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9% 3.6% 8.0% 4.3%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 2.6% 7.0% 3.6% 2.6% 7.0% 3.6% 2.8% 4.5%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7% 28.5% 13.8% 30.5% 23.3% 29.0% 17.6% 15.5%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 421.2% 13.5% 44.1% 28.2% 29.2% 20.8% 16.1%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 15.5% 36.0% 9.1% 16.7% 22.7% 22.7% 22.7% 20.2% 16.6% 38.0% 21.2% 24.9% 24.9% 20.3% 19.6%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.8% 21.8% 21.8% 25.5% 17.2% 27.9% 28.5% 22.6% 22.6% 22.9% 20.0% 19.7%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2% 36.8% 30.5% 35.1% 23.6%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.7% 6.5% 5.4% 6.2% 10.1% 6.3% 5.2% 5.4% 6.3% 5.8%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 5.0% 6.0% 4.0% 4.0% 4.6% 4.6% 6.2% 4.6% 6.3.7% 6.7%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 5.7% 6.3% 4.7% 4.2% 3.2% 6.3% 4.8% 9.9% 4.0% 3.6% 3.3% 5.5%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9% 8.0% 4.3% 11.1%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 7.1% 5.6% 4.4% 3.1% 5.5% 2.6% 7.0% 3.6% 2.6% 2.8% 4.5% 6.5%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.5% 20.4%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 21.2% 44.1% 28.2% 29.2% 20.8% 16.1% 27.9%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 9.1% 16.7% 20.2% 16.6% 38.0% 21.2% 20.2% 16.6% 38.0% 21.2% 20.3% 19.6% 19.6% 17.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.0% 26.0% 26.0% 27.9% 17.2% 27.9% 18.8% 16.4% 28.5% 22.6% 22.9% 20.0% 19.7% 15.3%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2% 36.8% 30.5% 35.1% 23.6% 25.9%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.7% 6.5% 5.4% 6.2% 5.4% 6.3% 4.9% 5.8% 7.2%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 6.5% 6.1% 3.6% 5.0% 6.0% 4.0% 4.0% 4.0% 4.6% 6.4% 3.7% 6.5% 6.4%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 4.7% 4.2% 4.2% 4.2% 4.2% 4.8% 9.9% 4.0% 3.6% 3.3% 5.5% 5.5% 5.5% 5.5%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.19% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9% 3.6% 8.0% 4.3% 11.1% 6.1%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 5.5% 2.6% 7.0% 3.6% 2.8% 4.5% 6.5% 6.2%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 16.0% 19.6% 33.5% 5.1% 17.2% 21.7% 28.5% 13.8% 30.5% 23.3% 29.0% 17.6% 15.5% 20.4% 19.0%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 32.8% 21.2% 44.1% 28.2% 29.2% 20.8% 16.1% 27.9% 21.1%	2001 111.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 20.0% 15.5% 26.5% 36.0% 9.1% 16.7% 22.7% 20.2% 16.6% 38.0% 21.2% 24.9% 20.3% 19.6% 17.5% 21.1%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.0% 26.0% 28.9% 5.5% 17.2% 27.9% 18.8% 16.4% 22.6% 22.6% 22.9% 20.0% 19.7% 15.3% 18.4%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2% 36.8% 30.5% 35.1% 23.6% 25.9% 32.9%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 5.0% 11.6% 11.3% 4.8% 3.7% 6.5% 6.2% 10.1% 6.3% 4.9% 5.2% 6.3% 4.9% 6.3% 4.9% 6.3% 6.1%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 7.3% 6.5% 6.1% 3.7% 5.0% 6.0% 4.0% 4.0% 4.6% 6.4% 3.7% 6.5% 6.4% 4.6% 6.4% 3.7% 6.5%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 6.7% 6.3% 4.7% 4.0% 4.2% 3.2% 6.3% 4.8% 9.9% 4.0% 3.6% 3.3% 5.5% 3.7% 8.5% 5.5% 5.5%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.1% 8.1% 7.3% 5.6% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9% 3.6% 8.0% 4.3% 11.1% 6.1% 6.9%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.5% 2.6% 7.0% 3.6% 2.8% 4.5% 6.5% 6.2% 4.2%
2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	1999 11.3% 66.8% 10.5% 20.7% 15.8% 26.9% 23.3% 22.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.9% 20.2% 11.3% 15.5% 20.4%	2000 15.2% 75.3% 16.4% 31.4% 21.5% 45.5% 26.3% 30.6% 15.9% 14.7% 24.4% 15.9% 30.6% 55.8% 17.0% 28.3% 21.2% 44.1% 28.2% 29.2% 20.8% 16.1% 27.9%	2001 11.6% 52.8% 10.3% 18.7% 21.0% 32.2% 21.5% 29.3% 11.6% 17.8% 20.0% 9.1% 16.7% 20.2% 16.6% 38.0% 21.2% 20.2% 16.6% 38.0% 21.2% 20.3% 19.6% 19.6% 17.5%	8.0% 34.1% 8.6% 17.7% 21.4% 38.3% 13.2% 24.8% 13.0% 26.0% 26.0% 27.9% 17.2% 27.9% 18.8% 16.4% 28.5% 22.6% 22.9% 20.0% 19.7% 15.3%	26.0% 23.7% 22.9% 33.4% 31.6% 52.2% 30.7% 39.7% 17.8% 17.7% 38.8% 34.0% 35.5% 50.8% 11.8% 29.3% 35.0% 27.7% 27.1% 33.2% 36.8% 30.5% 35.1% 23.6% 25.9%	Territory 2 3 4 5 11 12 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	1999 5.3% 8.9% 2.7% 6.4% 8.6% 10.1% 8.9% 11.6% 11.3% 8.1% 4.8% 3.7% 6.5% 5.4% 6.2% 5.4% 6.3% 4.9% 5.8% 7.2%	3.6% 9.6% 2.3% 4.2% 6.5% 11.3% 5.3% 4.2% 8.4% 6.5% 6.1% 3.6% 5.0% 6.0% 4.0% 4.0% 4.0% 4.6% 6.4% 3.7% 6.5% 6.4%	5.0% 16.6% 1.7% 4.7% 8.5% 9.1% 5.6% 4.0% 4.7% 4.2% 4.2% 4.2% 4.2% 4.8% 9.9% 4.0% 3.6% 3.3% 5.5% 5.5% 5.5% 5.5%	4.8% 4.3% 1.1% 5.1% 10.5% 7.3% 5.0% 3.19% 8.1% 7.3% 5.6% 3.2% 3.2% 3.5% 3.7% 4.8% 8.9% 6.2% 4.9% 3.6% 8.0% 4.3% 11.1% 6.1%	6.4% 4.0% 1.4% 4.9% 7.9% 3.9% 4.2% 2.9% 7.1% 5.6% 4.4% 3.1% 5.5% 2.6% 7.0% 3.6% 2.8% 4.5% 6.5% 6.2%

Massachusetts Homeowners Multi Peril Insurance Loss Experience 1999-2003 Territory Review--Percentage of Loss Dollars by Cause of Loss

Cause of Loss

1--Fire, Lightning, and Removal 3--Water Damage and Freezing 6--Liability and MedPay 2--Wind and Hail 4--Theft 9--All Other

6--Liability and MedPay 9--All Other 2002 2003 Territory 1999 2000 2001 Territory 1999 2000 2001 2002 2003 12.3% 13.7% 10.4% 8.4% 10.6% 10.2% 6.3% 9.7% 11.1% 8.2% 2 2 13.8% 18.1% 1.4% 8.4% 3 2.2% 5.3% 4.7% 3 12.1% 5.5% 12.3% 4.7% 4 16.6% 19.5% 2.1% 7.0% 6.0% 4 11.4% 11.8% 5.8% 9.9% 13.8% 16.5% 5 9.5% 9.0% 14.3% 17.6% 3.3% 5 13.8% 14.5% 11.1% 11 17.9% 8.9% 14.6% 12.2% 6.5% 11 12.1% 16.6% 13.3% 11.8% 8.5% 12 6.1% 8.1% 5.4% 5.5% 9.6% 12 16.4% 12.6% 13.9% 7.8% 20.3% 30 7.1% 8.1% 7.6% 7.7% 10.7% 30 16.7% 14.1% 16.2% 14.2% 16.3% 31 9.4% 9.0% 9.4% 8.8% 7.2% 31 17.3% 16.8% 17.8% 14.1% 16.9% 32 14.8% 9.7% 15.8% 12.5% 23.6% 32 8.4% 9.1% 12.3% 11.1% 13.3% 33 16.1% 20.8% 8.3% 14.9% 17.0% 33 10.2% 14.5% 10.4% 9.0% 11.3% 34 11.2% 10.8% 8.8% 13.9% 7.3% 34 17.8% 18.2% 16.6% 19.3% 19.4% 35 11.9% 10.0% 10.4% 4.1% 35 16.0% 14.0% 11.1% 11.7% 13.8% 11.4% 36 36 9.8% 11.5% 11.5% 11.0% 7.0% 14 6% 13.6% 18.0% 16.5% 14 5% 7.9% 11.1% 12.1% 37 4.7% 4.3% 10.4% 3.8% 37 16.8% 14 0% 14 4% 38 9.8% 17.3% 16.9% 19.2% 19.7% 38 10.2% 10.4% 10.9% 6.3% 7 2% 39 12.6% 21.3% 16.1% 7.5% 11.6% 39 12.4% 12.9% 15.1% 11.8% 18.5% 40 11.1% 9.0% 9.8% 11.6% 8.7% 40 15.7% 13.2% 20.3% 16.0% 17.7% 41 8.6% 5.5% 4.2% 20.2% 4.4% 41 10.4% 7.4% 18.0% 12.0% 16.3% 42 12.9% 10.9% 14.6% 18.3% 10.9% 42 11.5% 7.4% 16.3% 9.2% 12.3% 11.6% 15.4% 8.7% 43 4.8% 3.1% 7.5% 2.9% 3.8% 43 16.3% 17.7% 44 12.7% 10.6% 9.4% 11.7% 5.2% 44 13.8% 15.2% 17.5% 15.6% 15.5% 45 8.3% 7.7% 13.0% 9.0% 45 13.4% 11.0% 16.0% 15.8% 12.6% 9.1% 13.3% 46 14.4% 11.1% 9.5% 8.8% 10.8% 46 14.1% 19.8% 15.9% 17.3% 10.4% 12 0% 13.9% 47 9.7% 15.8% 9.3% 8 1% 47 12 2% 16.5% 19 1% 17.8% 48 13.1% 48 20.7% 15.8% 8.7% 14.6% 14.0% 12.3% 12.3% 17.2% 14.5% 49 13.1% 10.7% 13.8% 10.1% 49 17.4% 14.0% 21.0% 15.8% 19.0% 50 11.5% 4.6% 8.5% 14.8% 7.9% 50 14.8% 17.0% 23.4% 18.5% 23.4% ΑII 11.1% 9.4% 10.1% 11.2% 7.3% ΑII 14.6% 13.9% 17.5% 14.7% 15.7%